



<p>PRODUCT DISCLOSURE SHEET</p> <p>Read this Product Disclosure Sheet before you decide to take up the PB Debit Card. Be sure to also read the general terms and conditions</p>	<p>Public Bank Berhad 196501000672 (6463-H)</p> <p>PB Visa Debit Card PB UTAR Mastercard Debit Card PB TAR UMT Mastercard Debit Card PB-Petron Visa Debit Card</p> <p>Date: 8 April 2024</p>
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1. What is this product about?

This is a PB Debit Card, a payment instrument which allows you to pay via a direct deduction of the cost for goods and services from your Debit Card Account at participating retail and service outlets. You are required to maintain a Debit Card Account with us and place sufficient funds in the Debit Card Account before making payments. If you close your Debit Card Account with us, your Debit Card will be automatically cancelled.

This product is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

2. What are the fees and charges I have to pay?

- (i) Annual Fee
- | Card | Principal | Supplementary |
|----------------------------------|---------------------------------|---------------|
| PB Visa Debit Card* | RM24.00 | RM12.00 |
| PB UTAR Mastercard Debit Card | Free For Life without condition | |
| PB TAR UMT Mastercard Debit Card | Free For Life without condition | |
| PB-Petron Visa Debit Card | Free For Life without condition | |
- * Free For Life (Principal & Supplementary Cards) - First year annual fee waived & subsequent years' annual fee waiver is based on a minimum of 12 transactions over the preceding 12 months.*
- (ii) Withdrawal Fee
- ✓ Via local Public Bank ATMs / Over-the-Counter at PBB Branches : Waived
 - ✓ via non-Public Bank ATMs (local or overseas) : RM10.00 for each successful transaction
- (iii) Cash-Out Fee for PB Visa Debit Card / PB-Petron Visa Debit Card (via POS)
 RM1.50 is imposed for each successful Cash-Out transaction at the Point-of-Sales (POS) when a purchase is made.
- The maximum Cash-Out amount is up to RM500.00 for each successful transaction.
- (iv) Overseas Transaction Conversion Fee
 Transactions made in foreign currency will be converted to Ringgit Malaysia using US\$ as the base currency on the date it is received and/or processed at the conversion rate as may be determined by Visa International/ Mastercard Worldwide. In addition, you will also have to pay Foreign Exchange Spread of 1.25% of the converted Ringgit Malaysia amount for the conversion of the transactions made in foreign currency. The exchange may differ from the rate in effect on the date of the transaction due to market fluctuations. Such rate imposed

shall be final and conclusive and the Cardmember shall bear all exchange risks, losses, commission and other bank charges which may thereby be incurred.

- (v) Card Replacement Penalty
RM10.00
- (vi) Request of Transaction Receipt/Sales Draft Retrieval
RM15.00 per request
- (vii) Monthly Hardcopy Statement Fee
RM1.00 per hardcopy statement (effective May 2019)
(exclude 60 years old and above, disabled Cardmembers and Cardmembers facing difficulties accessing their E-Statement.)
- (viii) Additional Statement Request Fee
RM5.00 per request
- (ix) Balance Enquiry Fee
✓ via local Public Bank ATM : Waived
✓ via non-Public Bank ATM : RM2.00 per enquiry
- (x) Any applicable taxes become chargeable or in force.
- (xi) Foreign Account Tax Compliance Act (FATCA)
- FATCA is a piece of legislation enacted by the United States (U.S.) government to collect information on U.S. taxpayers/citizens/permanent residents or green-card holders or persons with substantial physical U.S. presence (named as U.S. Person or Specified U.S. Person) for reporting on their investment of assets/monies/funds in countries outside of the U.S.
 - This is to enable the U.S. government to collect taxable income from Specified U.S. Persons that have invested their funds in countries other than the U.S. where their assets held in the financial accounts will be reported to the U.S. Internal Revenue Service (IRS).
 - FATCA have come into force in Malaysia effective 1 July 2014.
- (xii) Common Reporting Standard ("THE CRS")
- Over 100 countries have signed an accord with the Organisation for Economic Co-operation and Development (OECD), a global body helping governments around the world to tackle economic, social and governance challenges by introducing a new information gathering and reporting requirement for financial institutions in order to help protect the integrity of tax systems which is similar to FATCA.
 - Under the CRS, we are required to determine where you are a 'tax resident' i.e. in which country you are liable to pay income tax.
 - CRS is effective in Malaysia starting 1 July 2017.
- Participating Countries under CRS please refer to www.pbebank.com
- (xiii) Customer Consent
- I hereby undertake to inform Public Bank (PBB) within 30 days of any change in circumstances that render this self-certification incorrect by providing the required documentation within 90 days from the date of change.
 - I acknowledge and consent to my account information to be exchanged with the tax authorities of countries concerned if my foreign status falls under the purview of the intergovernmental agreements under FATCA and CRS.
 - I have read and understood on the provisions of FATCA and CRS as contained herein and agree to be bound by such provisions.
 - I declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete.
 - I declare that the Bank reserves the right as the Bank deems fit, to reject the application or close the account or report the account to the relevant tax authorities without assigning any

reason whatsoever should any of the information furnished is invalid, inaccurate, insufficient and incomplete.

3. What are the key terms and conditions?

- (i) Cash Rebate
PB-Petron Visa Debit Card
- 0.5% Cash Rebate For Fuel and Non-Fuel Purchase at any Petron Service Station
The maximum cash rebate amount is RM30 per monthly statement cycle (cash rebate payout is combined between Principal and Supplementary accounts).
- (ii) Interest-Earning
Credit balances will earn interest credited monthly, computed based on the daily balance in the Debit Card Account. Rates may vary. Please check with our Customer Service at 03-2170 8000 or e-mail to custsvc@publicbank.com.my for latest interest rates applicable.
- (iii) Cash Access
Immediate access to cash whenever the need arises at Visa/Mastercard/Cirrus ATMs worldwide. Locally, perform cash withdrawals via a Public Bank ATM without service fee! Withdrawals may also be conducted over-the-counter (OTC) at a PBB branch for issuance of Bankers Cheque for Initial Public Offer Share Issue (IPOS) or transfer to other Deposit Account/s or via PBe.
- (iv) Automatic Sweep
For greater flexibility and to eliminate the inconvenience of any shortfall amount when transacting with the Card, the Principal Cardmembers with a Personal Deposit Account i.e. Savings Account or Current Account with the Bank may sign up for the Automatic Fund Transfer Facility. It facilitates immediate online sweeping of funds from a designated Deposit Account to the Debit Card Account, up to a predetermined daily limit set by the Bank. The Card credit balance will be topped up to RM200 daily at the end of the day.
- (v) Constant Control
Maintain a balance in the Debit Card Account which best suits your lifestyle. A minimum balance of RM25 is required to be maintained in the Debit Card Account at all times. For example, for the purchase of an item worth RM75, the available balance in the Debit Card Account should not be less than RM100. PBeBank.com facilitates banking convenience anywhere, everyday. Services available include balance enquiry, fund transfer, transaction history, GIRO bill payment and others.
- (vi) Pre-Authorization Amount for Petrol Transaction at the Outdoor Pump
Pre-authorization amount of RM200 is required for petrol transaction at the outdoor pump at petrol station but some petrol operators allow selection of amount at the pump. Pre-authorization amount will be charged to your Debit Card Account during the fill-up. The pre-authorization amount will then be reversed and the actual filled-up amount will be charged to your Debit Card Account once the Bank receives the actual settlement amount from the acquiring bank. Average pre-authorization holding days are up to 3 days.
- (vii) Contactless Function
A fast and convenient way to pay your retail purchases by simply “waving” your card when prompted by the contactless reader at the checkout, with no signature or PIN required for retail purchase of RM250 and below.
- To turn off the contactless functionality, you may perform it by calling PB Card Services Help Desk at 03-2170 8000.
- (viii) E-Statement
Go green and sign-up for e-statements now by registering online at www.pbebank.com.

4. What if I fail to fulfill my obligations?

Liability for Unauthorised Transactions

In the event of loss/ theft or the unauthorised use of the card, you shall be liable for all transactions where you have:

- (i) acted fraudulently;
- (ii) delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss/ theft or unauthorised use of the Card;
- (iii) voluntarily disclosed the PIN to another person;
- (iv) recorded the PIN on the Card or on anything within close proximity of the Card and which could be lost with the Card;
- (v) left the Card, or an item containing the Card, unattended; and/ or
- (vi) had voluntarily allowed another person to use the Card. If investigation disclose that you are involved in the incurring of any unauthorised charges, you shall be liable for all the unauthorised charges incurred, including financial charges, whether before or after the Bank's receipt of such confirmation. It is expressly agreed that the Bank is not under a duty to ensure that the Current Balance prescribed by the Bank is not exceeded.

Note: If you fail to abide the terms and conditions of the Debit Card, we have the right to terminate your Card.

5. What are the major risks?

You should notify Public Bank immediately after having found that your Debit Card is lost or stolen. For stolen or lost card, call 03-2176 8555.

If you wish not to receive SMS Transaction Alert, you are unable to take immediate action to notify the Bank in the event of unauthorised transactions on your Card account.

6. What do I need to do if there are changes to my contact details?

It is important that you inform Public Bank in writing of any change in your contact details to ensure that all correspondences reach you in a timely manner.

You may contact Public Bank at :

**PB Card Services
Public Bank Berhad
146 Jalan Ampang
50450 Kuala Lumpur
Malaysia.
Tel : 603-2170 8000
Fax : 603-2163 9400
E-mail : custsvc@publicbank.com.my**

7. Where can I get further information?

Should you require additional information on Debit Cards, please refer to the banking info booklet on 'Debit Cards', available at all Public Bank branches and the www.bankinginfo.com.my website.

If you have any enquiries, please contact Public Bank at :

**PB Card Services
Public Bank Berhad
146 Jalan Ampang**

**50450 Kuala Lumpur
Malaysia.
Tel : 603-2170 8000
Fax : 603-2163 9400
E-mail : custsvc@publicbank.com.my
Website : www.pbebank.com**

If your query or complaint is not satisfactorily resolved by Public Bank, you may contact Bank Negara Malaysia LINK or TELELINK at :

**Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur
Tel : 1-300-88-5465 (1-300-88-LINK)
Overseas: 603-2174 1717
Operating Hours: 9.00 a.m. - 5.00 p.m. (Monday – Friday except Public Holiday)
Web Form: telelink.bnm.gov.my**

8. Other Public Bank Debit Card products available

- PB Visa Lifestyle Debit Card
- PB Mastercard Lifestyle Debit Card
- PB UnionPay Lifestyle Debit Card

The information provided in this disclosure sheet is valid as at 8 April 2024.

Important: For processing, please remember to enclose photostat copy of I.C. (both sides) or Passport and Working Permit/ Student Pass for Non-Malaysians. Please note that the documents are non-returnable.